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From: Erik Yoder
Sent: Tuesday, June 17, 2014 11:31 AM
To: William O'Neil
Subject: FW: 511160770 - TEEL, PAM - 1542 WINDEMERE AVE Baltimore, MD 21218

Bill,

See the email below. This is a request from the client regarding a borrowers' final fees and costs which will be charged to the borrower before a modification of the loan will be granted.

Sallie invoiced BSI \$350.00 for the cost of title. The title for this file cost \$150. As you can see from Sallie's email below she has included the \$350.00 cost in the total she was prepared to send to BSI this morning. This mistake would subject the client to potential TILA liability. I do not think it is appropriate for me to be the person who discusses these issues with staff so have not corrected Kristen or Sallie on this topic yet. Let me know when you want to discuss this problem.

I sent Sallie and Kristin an email this morning advising them to hold off on these figures until I had an opportunity to review the file.

Erik

From: Sallie Shanahan
Sent: Tuesday, June 17, 2014 5:46 AM
To: Kristin Ferraro; Erik Yoder
Subject: RE: 511160770 - TEEL, PAM - 1542 WINDEMERE AVE Baltimore, MD 21218

To date, there are \$418.09 in costs on this account and \$1235 in fees. I believe there are no outstanding fees or costs to date. I double checked with Erik to make sure. He has not had a chance to get back to me yet. But, since these are super time sensitive I wanted to respond quickly. I think we are safe with the above figures.
 -sallie

From: Kristin Ferraro
Sent: Monday, June 16, 2014 11:28 AM
To: Sallie Shanahan; Erik Yoder
Subject: FW: 511160770 - TEEL, PAM - 1542 WINDEMERE AVE Baltimore, MD 21218

BSI wants to put this foreclosure on hold for loan modification. This means that no further actions should be taken at this time and no more fees or costs can be incurred until the hold is removed. Can you provide a breakdown of all outstanding and final fees and costs due on this loan through hold? Please note that whatever figures I provide to BSI for the modification must be the same amounts that are billed if the modification is approved and the file is closed.

Thank you,

Kristin Ferraro
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